

UNITED STATES BANKRUPTCY COURT  
EASTERN DISTRICT OF PENNSYLVANIA  
PHILADELPHIA DIVISION

In re:

Diane M. Hart

Case No. 20-10955-AMC

Debtor(s)

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**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Scott F. Waterman, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 02/17/2020.
- 2) The plan was confirmed on 10/14/2020.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was completed on 02/13/2025.
- 6) Number of months from filing or conversion to last payment: 60.
- 7) Number of months case was pending: 62.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$122,043.00.
- 10) Amount of unsecured claims discharged without full payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor	\$53,525.00
Less amount refunded to debtor	\$0.00

**NET RECEIPTS:** **\$53,525.00**

**Expenses of Administration:**

Attorney's Fees Paid Through the Plan	\$4,000.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$4,798.23
Other	\$0.00

**TOTAL EXPENSES OF ADMINISTRATION:** **\$8,798.23**

Attorney fees paid and disclosed by debtor: \$1,000.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
AMERICAN EXPRESS NATIONAL BAT	Unsecured	4,104.00	4,229.36	4,229.36	1,227.46	0.00
BANK OF AMERICA NA	Unsecured	8,193.00	8,193.79	8,193.79	2,378.05	0.00
CAPITAL ONE BANK (USA) NA	Unsecured	6,456.00	6,481.65	6,481.65	1,881.18	0.00
CAPITAL ONE BANK (USA) NA	Unsecured	2,946.00	2,946.12	2,946.12	855.01	0.00
CAPITAL ONE NA	Unsecured	401.00	388.36	388.36	112.77	0.00
CHASE BANK USA NA	Unsecured	3,270.00	3,270.48	3,270.48	949.23	0.00
CHASE BANK USA NA	Unsecured	6,411.00	6,459.35	6,459.35	1,874.69	0.00
CITIBANK NA	Unsecured	6,845.00	6,845.09	6,845.09	1,986.67	0.00
CITY OF PHILADELPHIA (LD)	Secured	NA	74.78	74.78	74.78	0.00
DISCOVER BANK	Unsecured	5,982.00	5,982.48	5,982.48	1,736.32	0.00
DSNB	Unsecured	526.00	NA	NA	0.00	0.00
FED LOAN SERVICING	Unsecured	120,852.00	NA	NA	0.00	0.00
JEFFERSON CAPITAL SYSTEMS LLC	Unsecured	4,121.00	4,121.96	4,121.96	1,196.24	0.00
JEFFERSON CAPITAL SYSTEMS LLC	Unsecured	5,837.00	5,837.97	5,837.97	1,694.32	0.00
JEFFERSON CAPITAL SYSTEMS LLC	Unsecured	340.00	374.54	374.54	108.73	0.00
JEFFERSON CAPITAL SYSTEMS LLC	Unsecured	3,018.00	3,332.80	3,332.80	967.31	0.00
LOANCARE SERVICING CENTER	Secured	124,000.00	121,761.60	2,048.49	2,048.49	0.00
LVNV FUNDING LLC	Unsecured	NA	16,910.49	16,910.49	4,907.85	0.00
LVNV FUNDING LLC	Unsecured	1,867.00	1,837.50	1,837.50	533.33	0.00
LVNV FUNDING LLC	Unsecured	4,472.00	4,472.40	4,472.40	1,298.01	0.00
NISSAN MOTOR ACCEPTANCE CORP	Secured	5,048.00	4,494.20	4,494.20	4,494.20	0.00
PHILADELPHIA GAS WORKS	Unsecured	NA	279.98	279.98	81.23	0.00
PNC BANK	Unsecured	17,823.00	18,320.39	18,320.39	5,317.05	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	625.00	625.21	625.21	181.41	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	11,717.00	11,717.37	11,717.37	3,400.70	0.00
QUANTUM3 GROUP LLC as agent for	Unsecured	12,086.00	12,693.10	12,693.10	3,683.88	0.00
QUANTUM3 GROUP LLC as agent for	Unsecured	321.00	352.37	352.37	102.33	0.00
SOFI LENDING CORPORATION	Unsecured	16,705.00	NA	NA	0.00	0.00
SYNCHRONY BANK	Unsecured	198.00	198.02	198.02	57.47	0.00
UNITED STATES TREASURY (IRS)	Priority	900.00	807.00	807.00	807.00	0.00
US BANK NA	Unsecured	3,093.00	2,656.93	2,656.93	771.06	0.00

**Summary of Disbursements to Creditors:**

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
<b>Secured Payments:</b>			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$2,048.49	\$2,048.49	\$0.00
Debt Secured by Vehicle	\$0.00	\$0.00	\$0.00
All Other Secured	\$4,568.98	\$4,568.98	\$0.00
<b>TOTAL SECURED:</b>	<b>\$6,617.47</b>	<b>\$6,617.47</b>	<b>\$0.00</b>
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$807.00	\$807.00	\$0.00
<b>TOTAL PRIORITY:</b>	<b>\$807.00</b>	<b>\$807.00</b>	<b>\$0.00</b>
<b>GENERAL UNSECURED PAYMENTS:</b>	<b>\$128,527.71</b>	<b>\$37,302.30</b>	<b>\$0.00</b>

**Disbursements:**

Expenses of Administration	<u>\$8,798.23</u>
Disbursements to Creditors	<u>\$44,726.77</u>

**TOTAL DISBURSEMENTS :** **\$53,525.00**

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 04/16/2025

By: /s/ Scott F. Waterman

Trustee

**STATEMENT:** This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.